

Figure 1

Figure 2A

200

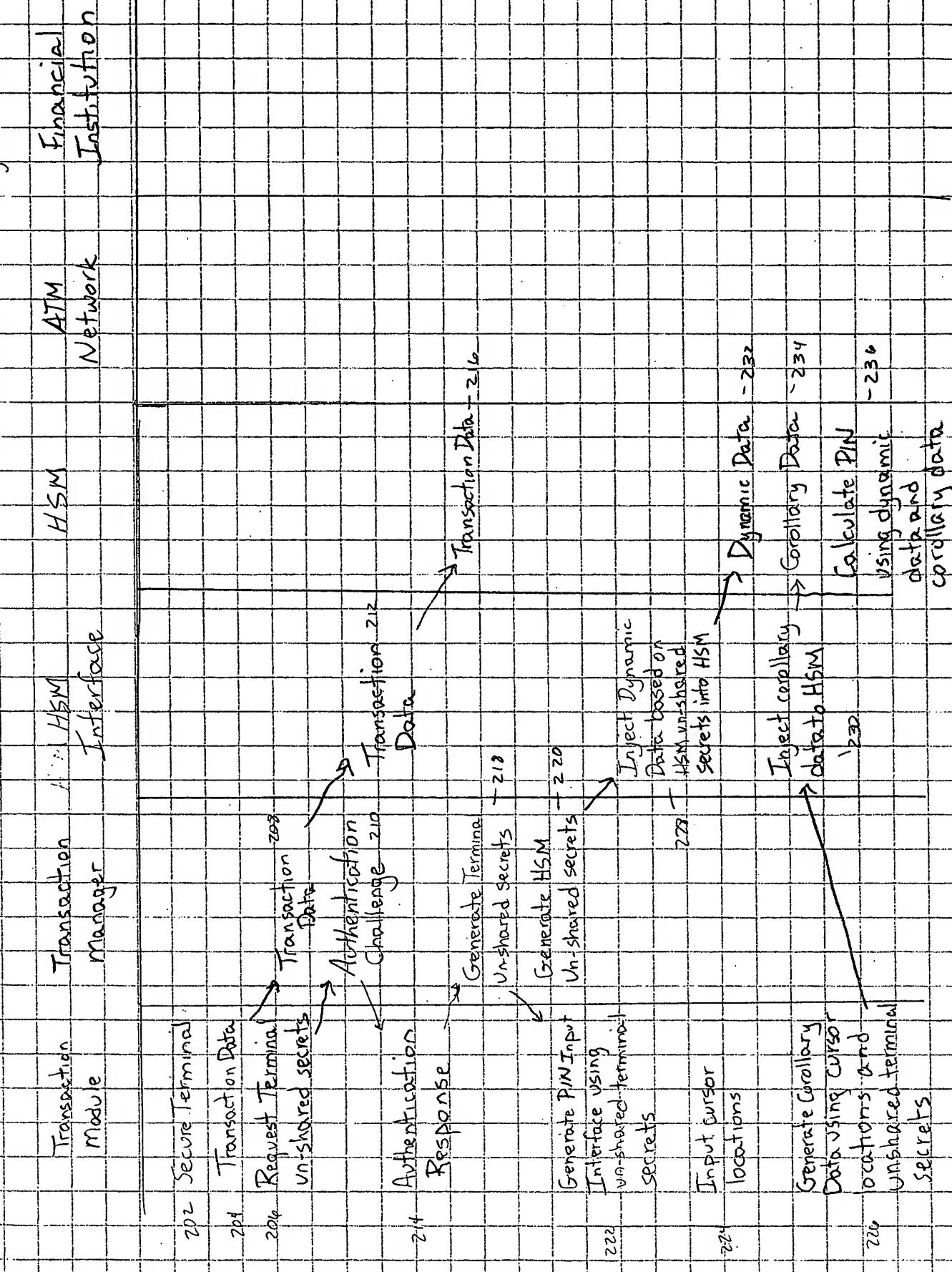
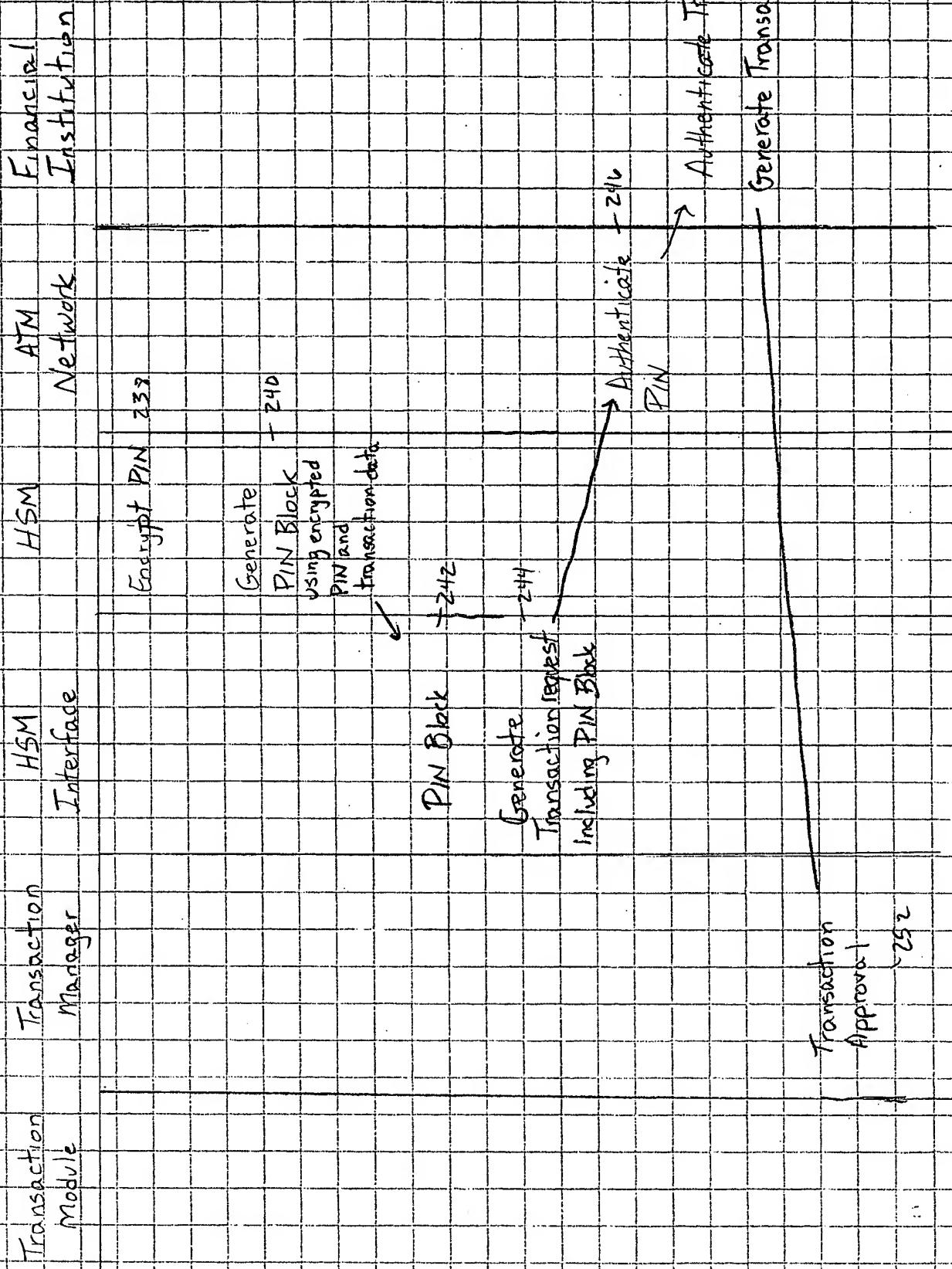


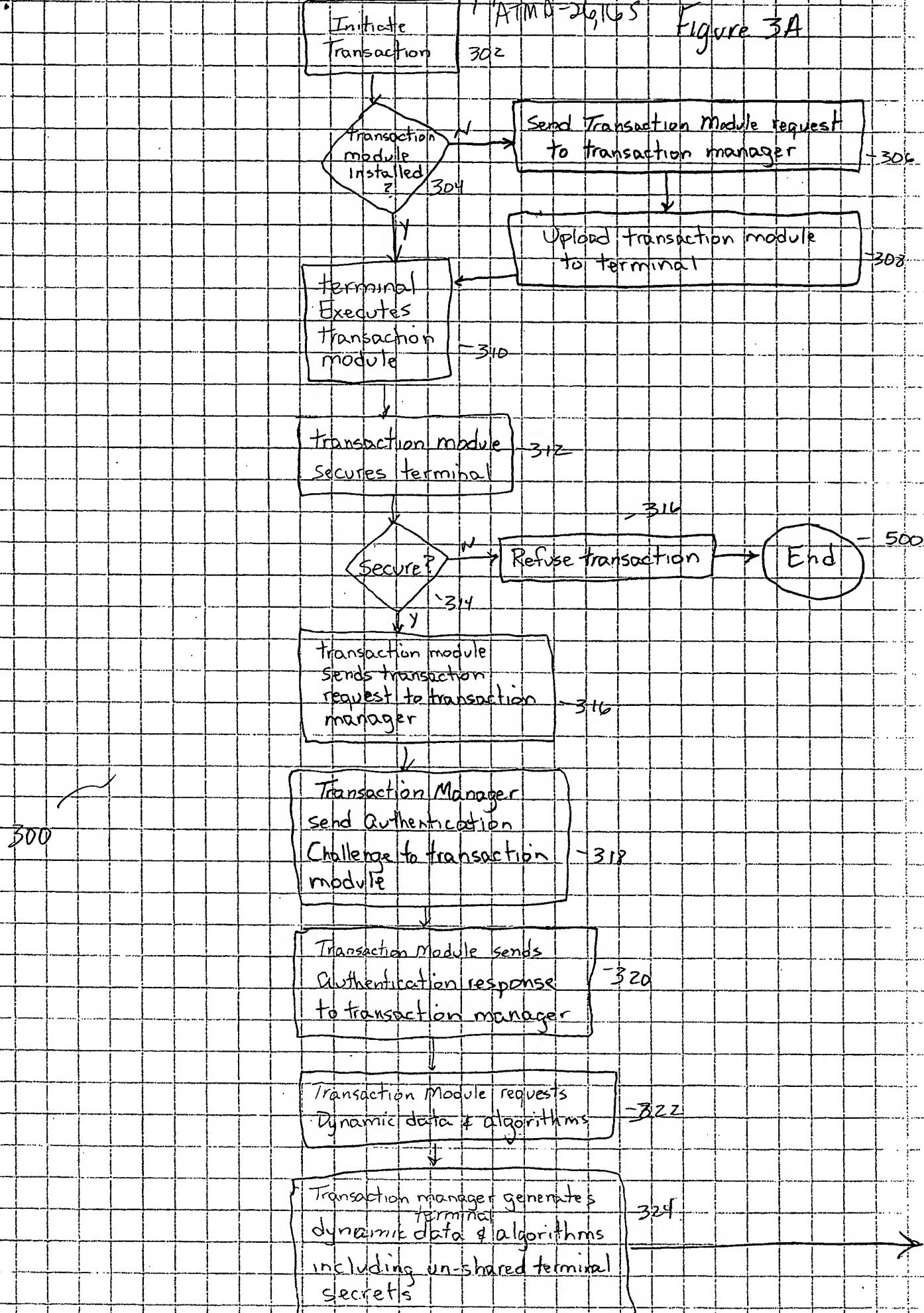
Figure 2b



4/7

ATM 0-29,165

Figure 3A



5/7

ATM 0-26, 165

Figure 3b

Transaction Manager generates T/SM
Dynamic Data and Algorithms including
unshared HSM secrets

-326

Transaction Module generates ^{dynamic} PIN Input
Interface using terminal dynamic
Data and algorithms including
terminal unshared secrets

-328

Terminal displays dynamic PIN Input
Interface

-330

User clicks mouse button in correspondence
with the location of displayed digits to
input User PIN

-332

Transaction module records location data

-334

Transaction module generates corollary data
using dynamic data and algorithms and
location data

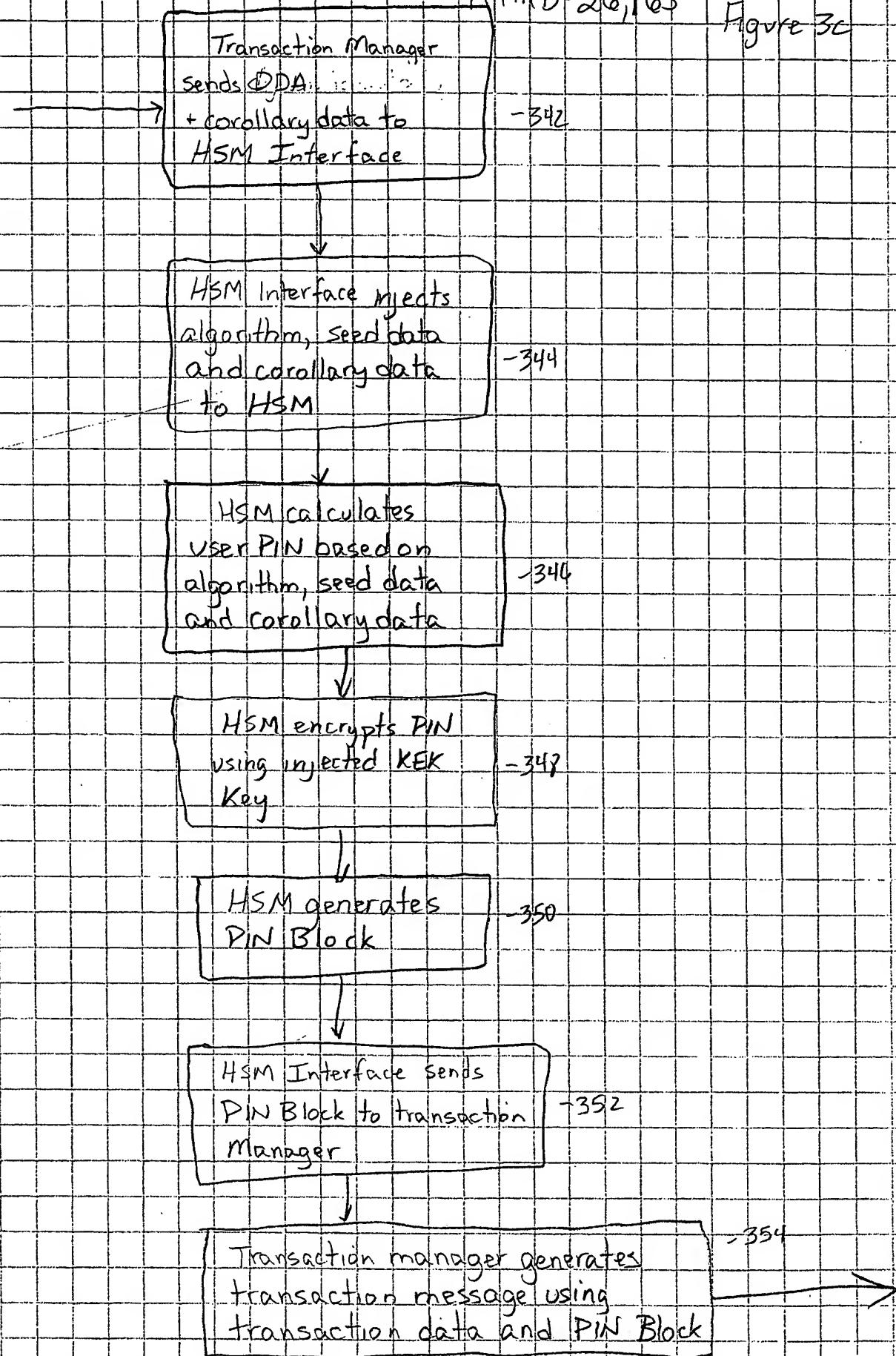
-335

Transaction module generates transaction
message including transaction data
and corollary data

-337

Transaction module sends transaction
message to transaction manager

-340



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ATM 10-26, 165

Figure 3d

